

FILED
8/23/22 9:37 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

William A. and Linda M. Harris : Bankruptcy Case No. 22-21267-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **23rd** of **August, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **July 22, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$2,200**.

1. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation, which **Status Conference** is scheduled for **December 6, 2022, at 11:00 a.m. remotely by the Trustee via Zoom, how to participate: go to www.ch13pitt.com, meetings@chapter13trusteedpa.com**, (which may, upon agreement of the Parties, be continued from time to time *provided however* that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee. (A1)

2. For the remainder of the Plan term, the periodic Plan payment is to be **\$2330** as of **September, 2022**. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

3. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):

Claimant: ***Pingora***. Claim Number: **4**

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days

after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

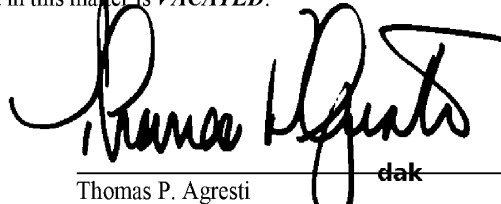
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Revised 3/22/2022

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk immediately

In re:
William A. Harris
Linda M. Harris
Debtors

Case No. 22-21267-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 23, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Harris, Linda M. Harris, 972 Route 30, Clinton, PA 15026-1509
15494629	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 23 2022 23:45:02	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Aug 23 2022 23:38:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 23 2022 23:44:57	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494611	+ Email/Text: ally@ebn.phinsolutions.com	Aug 23 2022 23:37:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494619	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 23 2022 23:37:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15498057	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 23 2022 23:37:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15494621	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 23 2022 23:37:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15494620	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 23 2022 23:37:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15494612	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 23 2022 23:44:57	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15496988	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 23 2022 23:44:56	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15494613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2022 23:45:01	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15494616	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2022 23:44:58	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15494617	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2022 23:44:58	Citibank/Sears, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15494618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2022 23:44:57	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-2

User: auto

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15494622	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 23 2022 23:38:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494624	Email/Text: collecadminbankruptcy@fnni.com	Aug 23 2022 23:38:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15502773	Email/Text: cashiering-administrationservices@flagstar.com	Aug 23 2022 23:38:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15494623	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 23 2022 23:38:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15494625	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 23 2022 23:38:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15494626	+ Email/Text: bankruptcy@huntington.com	Aug 23 2022 23:38:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15494614	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2022 23:44:55	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15494615	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2022 23:44:50	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15494627	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 23 2022 23:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15505318	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2022 23:44:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15494628	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2022 23:44:58	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15494630	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:44:56	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494631	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:45:01	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15495202	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:44:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494632	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:44:50	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494633	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:45:01	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494634	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:45:01	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494635	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:44:50	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15494636	+ Email/PDF: gecsed@recoverycorp.com	Aug 23 2022 23:44:56	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494637	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 23 2022 23:38:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15494638	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 23 2022 23:44:58	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15494639	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2022 23:45:01	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 36

BYPASSED RECIPIENTS

District/off: 0315-2

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PINGORA LOAN SERVICING, LLC.
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15500661	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15500669	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15500670	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
15500662	*+	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15500663	*+	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15500666	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15500667	*+	Citibank/Sears, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
15500668	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15500671	*+	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15500672	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15500673	*+	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15500674	*+	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15500664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15500665	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15500675	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15500676	*+	NTB/Citibank, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15500677	*	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 661 Worthington Rd Ste 100, West Palm Beach, FL 33409
15500678	*+	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500679	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500680	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15500681	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500682	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15500683	*+	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15500684	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15500685	*+	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 1 Undeliverable, 26 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PINGORA LOAN SERVICING LLC. bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

District/off: 0315-2

User: auto

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Lawrence W. Willis

on behalf of Debtor William A. Harris ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Linda M. Harris ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6